

ORIGINAL
 UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF CALIFORNIA

FILED

JUL 26 2013

CLERK

UNITED STATES BANKRUPTCY COURT
 SAN JOSE, CALIFORNIA

In re: Benyam Mulugeta and Paula R Mulugeta

Case No.

09-51900 ASW

CHAPTER 11
MONTHLY OPERATING REPORT
(SMALL REAL ESTATE/INDIVIDUAL CASE)

SUMMARY OF FINANCIAL STATUS

MONTH ENDED: 06/30/13

PETITION DATE: 03/18/09

- Debtor in possession (or trustee) hereby submits this Monthly Operating Report on the Accrual Basis of accounting (or if checked here the Office of the U.S. Trustee or the Court has approved the Cash Basis of Accounting for the Debtor).
 Dollars reported in \$1

2. Asset and Liability Structure

- a. Current Assets
- b. Total Assets
- c. Current Liabilities
- d. Total Liabilities

	<u>End of Current Month</u>	<u>End of Prior Month</u>	<u>As of Petition Filing</u>
	\$156,597	\$161,266	
a.	<u>\$5,854,597</u>	<u>\$5,859,266</u>	<u>\$17,538,000</u>
b.	<u>\$105,234</u>	<u>\$99,634</u>	
c.	<u>\$5,629,960</u>	<u>\$5,624,360</u>	<u>\$12,181,705</u>
d.			<u>Cumulative (Case to Date)</u>

3. Statement of Cash Receipts & Disbursements for Month

- a. Total Receipts
- b. Total Disbursements
- c. Excess (Deficiency) of Receipts Over Disbursements (a - b)
- d. Cash Balance Beginning of Month
- e. Cash Balance End of Month (c + d)

	<u>Current Month</u>	<u>Prior Month</u>	<u>As of Petition Filing</u>
	\$50,920	\$45,117	\$96,037
a.	<u>\$55,589</u>	<u>\$36,562</u>	<u>\$92,151</u>
b.	<u>(\$4,669)</u>	<u>\$8,554</u>	<u>\$3,886</u>
c.	<u>\$11,266</u>	<u>\$2,712</u>	<u>\$0</u>
d.	<u>\$6,597</u>	<u>\$11,266</u>	<u>\$3,886</u>
e.			<u>Cumulative (Case to Date)</u>

4. Profit/(Loss) from the Statement of Operations

5. Account Receivables (Pre and Post Petition)
6. Post-Petition Liabilities
7. Past Due Post-Petition Account Payables (over 30 days)

	<u>Current Month</u>	<u>Prior Month</u>	<u>As of Petition Filing</u>
	N/A	N/A	N/A
5.	\$150,000	\$150,000	
6.	\$105,234	\$99,634	
7.	\$98,520	\$98,520	

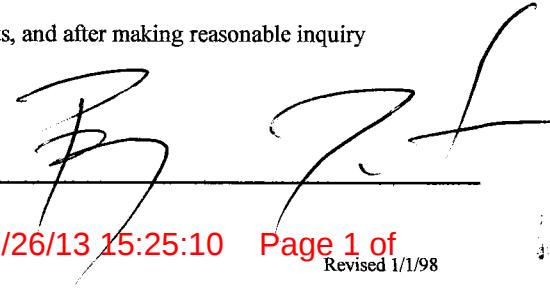
At the end of this reporting month:

8. Have any payments been made on pre-petition debt, other than payments in the normal course to secured creditors or lessors? (if yes, attach listing including date of payment, amount of payment and name of payee)
9. Have any payments been made to professionals? (if yes, attach listing including date of payment, amount of payment and name of payee)
10. If the answer is yes to 8 or 9, were all such payments approved by the court?
11. Have any payments been made to officers, insiders, shareholders, relatives? (if yes, attach listing including date of payment, amount and reason for payment, and name of payee)
12. Is the estate insured for replacement cost of assets and for general liability?
13. Are a plan and disclosure statement on file?
14. Was there any post-petition borrowing during this reporting period?
15. Check if paid: Post-petition taxes ____ ; U.S. Trustee Quarterly Fees ____ ; Check if filing is current for: Post-petition tax reporting and tax returns: ____ .
 (Attach explanation, if post-petition taxes or U.S. Trustee Quarterly Fees are not paid current or if post-petition tax reporting and tax return filings are not current.)

I declare under penalty of perjury I have reviewed the above summary and attached financial statements, and after making reasonable inquiry believe these documents are correct.

Date: 7/26/2013 0:00

Benyam & Paula Mulugeta
 Responsible Individual



BALANCE SHEET
 (Small Real Estate/Individual Case)
 For the Month Ended 06/30/13

		Check if Exemption Claimed on Schedule C	<u>Market Value</u>
Assets			
Current Assets			
1 Cash and cash equivalents (including bank accts., CDs, etc.)			\$6,597
2 Accounts receivable (net) secured note			\$150,000
3 Retainer(s) paid to professionals			
4 Other: <u>Rent Receivable</u>			
5			
6 Total Current Assets			\$156,597
Long Term Assets (Market Value)			
7 Real Property (residential)	\$500,000.00		\$2,400,000
8 Real property (rental or commercial)			\$3,250,000
9 Furniture, Fixtures, and Equipment	\$8,000.00		\$31,000
10 Vehicles	\$9,000.00		\$17,000
11 Partnership interests			
12 Interest in corporations			
13 Stocks and bonds			
14 Interests in IRA, Keogh, other retirement plans			
15 Other:			
16			
17 Total Long Term Assets			\$5,698,000
18 Total Assets			\$5,854,597
Liabilities			
Post-Petition Liabilities			
Current Liabilities			
19 Post-petition not delinquent (under 30 days)			\$6,714
20 Post-petition delinquent other than taxes (over 30 days)			\$44,520
21 Post-petition delinquent taxes			\$54,000
22 Accrued professional fees			
23 Other:			
24			
25 Total Current Liabilities			\$105,234
26 Long-Term Post Petition Debt			
27 Total Post-Petition Liabilities			\$105,234
Pre-Petition Liabilities (allowed amount)			
28 Secured claims (residence)			\$3,200,000
29 Secured claims (other)			\$2,171,000
30 Priority unsecured claims			
31 General unsecured claims			\$153,726
32 Total Pre-Petition Liabilities			\$5,524,726
33 Total Liabilities			\$5,629,960
Equity (Deficit)			
34 Total Equity (Deficit)			\$224,637
35 Total Liabilities and Equity (Deficit)			\$5,854,597

NOTE:

Appraisals; familiarity with comparable market prices, and current sales in the neighborhoods.

SCHEDULES TO THE BALANCE SHEET

Schedule A Rental Income Information

List the Rental Information Requested Below By Properties (For Rental Properties Only)

	<u>Property 1</u>	<u>Property 2</u>	<u>Property 3</u>
1 Description of Property	1399 Sevier, MP	5401 Brann, Oakland	1112-1114 Chaucer, Berkeley
2 Scheduled Gross Rents	\$2,500	\$1,700	\$4,400
Less:			
3 Vacancy Factor	\$0	\$400	\$100
4 Free Rent Incentives			
5 Other Adjustments			
6 Total Deductions	\$0	\$400	\$100
7 Scheduled Net Rents	\$2,500	\$1,300	\$4,300
8 Less: Rents Receivable (2)			
9 Scheduled Net Rents Collected (2)	\$2,500	\$1,300	\$4,300

(2) To be completed by cash basis reporters only.

Schedule B Recapitulation of Funds Held at End of Month

	<u>Account 1</u>	<u>Account 2</u>	<u>Account 3</u>
10 Bank	Wells Fargo Bank	Wells Fargo Bank	Wells Fargo Bank
	1399 Sevier, MP	5401 Brann, Oakland	1112-1114 Chaucer, Berkeley
11 Account No.	5663184934	5663186152	5663186145
12 Account Purpose	Debtor In Possession	Debtor In Possession	
13 Balance, End of Month	\$315	\$126	\$586
14 Total Funds on Hand for all Accounts	<u>\$6,597</u>		

Attach copies of the month end bank statement(s), reconciliation(s), and the check register(s) to the Monthly Operating Report.

SCHEDULES TO THE BALANCE SHEET

Schedule A

List the Rental Information Requested Below By Properties (For Rental Properties Only)

	<u>Property 4</u>	<u>Property 5</u>
1 Description of Property	<u>1111 Alma, Palo Alto</u>	<u>1025 Harker, Palo Alto</u>
2 Scheduled Gross Rents	<u>\$3,500</u>	<u>\$9,300</u>
Less:		
3 Vacancy Factor	<u>\$3,500</u>	<u>(\$0)</u>
4 Free Rent Incentives	<u> </u>	<u> </u>
5 Other Adjustments	<u> </u>	<u> </u>
6 Total Deductions	<u>\$3,500</u>	<u>(\$0)</u>
7 Scheduled Net Rents	<u>\$0</u>	<u>\$9,300</u>
8 Less: Rents Receivable (2)	<u> </u>	<u> </u>
9 Scheduled Net Rents Collected (2)	<u>\$0</u>	<u>\$9,300</u>

(2) To be completed by cash basis reporters only.

Schedule B

	<u>Account 4</u>	<u>Account 5</u>
10 Bank	<u>Wells Fargo Bank</u>	<u>Wells Fargo Bank</u>
	<u>1111 Alma, Palo Alto</u>	<u>1025 Harker, Palo Alto</u>
11 Account No.	<u>5663186145/260476106***</u>	<u>5663186160/260476106***</u>
12 Account Purpose	<u> </u>	<u> </u>
13 Balance, End of Month	<u>\$3,678</u>	<u>\$1,892</u>
14 Total Funds on Hand for all Accounts	<u>\$6,597</u>	

Attach copies of the month end bank statement(s), reconciliation(s), and the check register(s) to the Monthly Operating Report.

**Account 96629605559 has been closed, checkbook was stolen from car, new account is 5841450918. We also have a new Harker account 3421404660

*** Saving account has been added 260476106 that has the deposit.

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

Increase/(Decrease) in Cash and Cash Equivalents

For the Month Ended 06/30/13

		Actual <u>Current Month</u>	Cumulative <u>(Case to Date)</u>
Cash Receipts			
1 Rent/Leases Collected		<u>\$17,400</u>	<u>\$1,936,119</u>
2 Cash Received from Sales		<u>\$813</u>	<u>\$84,810</u>
3 Interest Received			
4 Deposits			<u>\$9,000</u>
5 Funds from Shareholders, Partners, or Other Insiders			
6 Capital Contributions			
7 Benyam Mulugeta Jr.		<u>\$14,673</u>	<u>\$250,668</u>
8 Gary Gornick			<u>\$13,700</u>
9 Tsegereda Mulugeta			<u>\$14,387</u>
10 Paula Mulugeta IRA			<u>\$7,854</u>
11 Grand Savings		<u>\$18,034</u>	<u>\$39,515</u>
12 Total Cash Receipts		<u>\$50,920</u>	<u>\$2,356,053</u>
Cash Disbursements			
13 Selling			
14 Administrative			
15 Capital Expenditures			
16 Principal Payments on Debt			<u>\$144,642</u>
17 Interest Paid		<u>\$16,810</u>	<u>\$1,385,295</u>
18 Rent/Lease:			
19 Personal Property			
20 Real Property		<u>\$33,008</u>	<u>\$696,661</u>
21 Amount Paid to Owner(s)/Officer(s)			
22 Salaries			
23 Draws			
24 Commissions/Royalties			
25 Expense Reimbursements			
26 Other(tuition)			<u>\$14,042</u>
27 Salaries/Commissions (less employee withholding)			
28 Management Fees			
29 Taxes:			
30 Employee Withholding			
31 Employer Payroll Taxes			
32 Real Property Taxes			
33 Other Taxes			
34 Other Cash Outflows:			
35 Personal expenses		<u>\$5,772</u>	<u>\$226,374</u>
36 Omni Cancun			<u>\$503</u>
37 Total Cash Disbursements:		<u>\$55,589</u>	<u>\$2,344,787</u>
38 Net Increase (Decrease) in Cash		<u>(\$4,669)</u>	<u>\$11,266</u>
39 Cash Balance, Beginning of Period		<u>\$11,266</u>	
40 Cash Balance, End of Period		<u>\$6,597</u>	<u>\$11,266</u>



Custom Management® Checking

Activity summary

Balance on 6/1	1,465.00
Deposits/Additions	0.00
Withdrawals/Subtractions	- 1,150.00
Balance on 6/30	\$315.00

Account number: 5663184934

PAULA MULUGETA
BENYAM MULUGETA (EMC-SEVIER)
DEBTOR IN POSSESSION
CH 11, CASE 09-51900 (NCA)

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: 1-800-742-4932

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
	Beginning balance on 6/1				1,465.00
6/10	Online Transfer to Mulugeta P Complete Advantage(Rm) Xxxxxx0918 Ref #lbe5Fjw5Bv On 06/09/13			1,000.00	465.00
6/18	Online Transfer to Mulugeta T Savings Xxxxxx8758 Ref #lbe8Bnkwlg On 06/17/13			150.00	315.00
	Ending balance on 6/30				315.00
	Totals		\$0.00	\$1,150.00	

Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$50.00
Total Returned Item Fees	\$0.00	\$60.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.



Complete Advantage® Checking

Activity summary

Balance on 6/1	4,719.77
Deposits/Additions	11,800.03
Withdrawals/Subtractions	- 15,933.71
Balance on 6/30	\$586.09

Account number: 5663186145

BENYAM MULUGETA
PAULA MULUGETA (EMC-CHAUCER)
DEBTOR IN POSSESSION
CH 11, CASE 09-51900 (NCA)

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: 1-800-742-4932

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

Interest you've earned

Interest earned this month	\$0.03
Average collected balance this month	\$3,247.07
Annual percentage yield earned	0.01%
Interest paid this year	\$0.19

Interest withheld

Interest withheld this year	\$0.02
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Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
	Beginning balance on 6/1				4,719.77
6/3	Transfer to Mulugeta Tsegereda Ref #Ppejznwhpz Elisabeth Boyi Michael Deposit 4200		1,000.00		
6/3	Withdrawal Made In A Branch/Store		300.00		3,419.77
6/4	Deposit Made In A Branch/Store	2,300.00			
6/4	Transfer to Mulugeta 2 Tsegereda Ref #Ppeqssl9S XXXXX8614		200.00		5,519.77
6/5	Online Transfer to Mulugeta P Complete Advantage(Rm) XXXXX0918 Ref #Iberwrh7Qb On 06/05/13		500.00		5,019.77
6/6	Online Transfer to Mulugeta P Complete Advantage(Rm) XXXXX0918 Ref #Ibeqst7Vmz On 06/06/13		1,000.00		4,019.77
6/7	Deposit Made In A Branch/Store	2,000.00			
6/10	Online Transfer to Mulugeta P Complete Advantage(Rm) XXXXX0918 Ref #Ibetpwlg6J On 06/10/13		1,500.00		4,519.77
6/11	Online Transfer to Mulugeta P Complete Advantage(Rm) XXXXX0918 Ref #Ibezrbxm4 On 06/11/13 400 Hamilton Ave Palo Alto CA KIOSK K08381		2,000.00		
6/11	Transfer to Mulugeta 2 Tsegereda Ref #Ppe2Jhx6QM XXXXX8614		300.00		2,219.77
6/20	Cash eWithdrawal in Branch/Store - 5130 Broadway Oakland CA 3590		200.00		2,019.77
6/21	Online Transfer From Mulugeta P Savings XXXXX1195 Ref #Ibelpzwg52 On 06/21/13		4,000.00		
6/21	Online Transfer to Mulugeta P Savings XXXXX1195 Ref #Ibe2Jljvb8 On 06/21/13		2,000.00		
6/21	Cash eWithdrawal in Branch/Store - 400 Hamilton Ave Palo Alto CA 3590		300.00		3,719.77
6/24	Online Transfer From Mulugeta P Premier Checking XXXXX8858 Ref #Ibexm3Kcdg On 06/24/13		1,500.00		
6/24	Online Transfer to Mulugeta P Complete Advantage(Rm) XXXXX0918 Ref #Ibeg4Ssqy On 06/23/13		500.00		4,719.77
6/25	Cash eWithdrawal in Branch/Store - 400 Hamilton Ave Palo Alto CA 3590		300.00		4,419.77
6/26	Transfer to Mulugeta Tsegereda Ref #Ppe2Jmh5Fz Elisabeth Boyi		1,060.00		3,359.77
6/27	Check 1006			4,056.14	
6/27	Check 1009			647.57	-1,343.94
6/28	Overdraft Fee For Item \$4,056.14 06/27 Check # 01006			35.00	

**► COMPLETE ADVANTAGE® CHECKING (CONTINUED)**

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
6/28	Overdraft Fee For Item \$647.57 06/27 Check # 01009			35.00	
6/28	Online Transfer From Mulugeta P Premier Checking Xxxxxx8858 Ref #lbemwxwncc On 06/28/13		2,000.00		
6/28	Interest Payment		0.03		586.09
	Ending balance on 6/30				586.09
	Totals		\$11,800.03	\$15,933.71	

Summary of checks written (checks listed are also displayed in the preceding Transaction history section)

Number	Date	\$ Amount	Number	Date	\$ Amount
1006	6/27	4,056.14	1009 *	6/27	647.57

* Gap in check sequence.

Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$70.00	\$165.00
Total Returned Item Fees	\$0.00	\$35.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.



Complete Advantage® Checking

Activity summary

Balance on 6/1	426.16
Deposits/Additions	1,300.00
Withdrawals/Subtractions	- 1,600.00
Balance on 6/30	\$126.16

Account number: 5663186152

BENYAM MULUGETA
PAULA MULUGETA (BRAN)
DEBTOR IN POSSESSION
CH 11, CASE 09-51900 (NCA)

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: 1-800-742-4932

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

Interest you've earned

Interest paid on 6/30	\$0.00
Average collected balance this month	\$629.49
Annual percentage yield earned	0.00%
Interest paid this year	\$0.05

Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
	Beginning balance on 6/1				426.16
6/10	Deposit Made In A Branch/Store		1,300.00		1,726.16
6/17	Online Transfer to Mulugeta P Complete Advantage(Rm) Xxxxxx0918 Ref #Ibeg4Rgnl4 On 06/17/13 400 Hamilton Ave Palo Alto CA KIOSK K08381			500.00	1,226.16
6/18	Online Transfer to Mulugeta P Complete Advantage(Rm) Xxxxxx0918 Ref #Ibeg4RN9Gd On 06/18/13		1,000.00		226.16
6/19	Withdrawal Made In A Branch/Store			100.00	126.16
	Ending balance on 6/30				126.16
	Totals		\$1,300.00	\$1,600.00	



Complete Advantage® Checking

Activity summary

Balance on 6/1	10.00
Deposits/Additions	0.00
Withdrawals/Subtractions	-0.00
Balance on 6/30	\$10.00

Interest you've earned

Interest paid on 6/30	\$0.00
Average collected balance this month	\$10.00
Annual percentage yield earned	0.00%
Interest paid this year	\$0.00

Account number: **5663186160**

BENYAM MULUGETA
PAULA MULUGETA (ALMA)
DEBTOR IN POSSESSION
CH 11, CASE 09-51900 (NCA)

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: **1-800-742-4932**

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.



Wells Fargo Money Market SavingsSM

Activity summary

Balance on 6/1	3,510.12
Deposits/Additions	14,673.31
Withdrawals/Subtractions	- 14,515.08
Balance on 6/30	\$3,668.35

Account number: 2604764106

BENYAM MULUGETA
PAULA MULUGETA (ALMA)
DEBTOR IN POSSESSION
CH 11, CASE 09-51900 (NCA)

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: 1-800-742-4932

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

Interest you've earned

Interest earned this month	\$0.31
Average collected balance this month	\$7,619.85
Annual percentage yield earned	0.05%
Interest paid this year	\$0.33

Interest withheld

Interest withheld this period	\$0.08
Interest withheld this year	\$0.08

Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
	Beginning balance on 6/1			3,510.12
6/3	Online Transfer to Mulugeta P Complete Advantage(Rm) Xxxxxx0918 Ref #Ibec7Kxmrs On 06/01/13		1,000.00	2,510.12
6/6	Cash eWithdrawal in Branch/Store - 400 Hamilton Ave Palo Alto CA 3590		500.00	2,010.12
6/7	WT Fed#01724 Deutsche Bank S.A. /Org=Alessandro Orsi Srf# 0607145393001837 Trn#130607017675 Rfb#	14,673.00		
6/7	Wire Trans Svc Charge - Sequence: 130607017675 Srf# 0607145393001837 Trn#130607017675 Rfb#		15.00	16,668.12
6/14	Online Transfer to Mulugeta P Ref #Ibec7P8k7L Complete Advantage(Rm) Kitchen Cabinets Alma		2,000.00	14,668.12
6/17	Online Transfer to Mulugeta P Complete Advantage(Rm) Xxxxxx0918 Ref #Ibec7Kxmrs On 06/17/13 400 Hamilton Ave Palo Alto CA KIOSK K08381		11,000.00	3,668.12
6/28	Interest Payment	0.31		
6/28	Federal Tax Withheld		0.08	3,668.35
	Ending balance on 6/30			3,668.35
	Totals	\$14,673.31	\$14,515.08	



Complete Advantage® Checking

Activity summary

Balance on 6/1	748.46
Deposits/Additions	28,112.70
Withdrawals/Subtractions	- 27,344.14
Balance on 6/30	\$1,517.02

Account number: 5841450918

PAULA MULUGETA
BENYAM MULUGETA
DEBTOR IN POSSESSION
CH 11, CASE 09-51900 (NCA)

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: 1-800-742-4932

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

Interest you've earned

Interest earned this month	\$0.01
Average collected balance this month	\$1,365.31
Annual percentage yield earned	0.01%
Interest paid this year	\$0.06

Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
	Beginning balance on 6/1				748.46
6/3	Check Crd Pur Rtr 06/01 Db Shoes - 5 - Red Redwood City CA 434256XXXXXX3590 613154548758929 ?McC=5655		43.58		
6/3	Online Transfer From Mulugeta B Savings XXXXXX4106 Ref #lbec7Kxmr On 06/01/13		1,000.00		
6/3	Check Crd Purchase 05/31 Ibi*Justfab.Com 866-3370906 CA 434256XXXXXX3392 383151091948175 ?McC=5968			3.45	
6/3	POS Purchase - 05/31 Mach ID 000000 Arco Paypoint 07016 Palo Alto CA 3392 00303152123057995 ?McC=5542				67.87
6/3	POS Purchase - 05/31 Mach ID 000000 Chevron 451 Hegenberge Oakland CA 3590 00303152174579766 ?McC=5541				49.91
6/3	Check Crd Purchase 05/31 Db Shoes - 5 - Red Redwood City CA 434256XXXXXX3590 083151701910676 ?McC=5655				43.58
6/3	Check Crd Purchase 06/01 Wwf 800-960-0993 DC 434256XXXXXX3392 083152559219346 ?McC=8398				120.00
6/3	POS Purchase - 06/01 Mach ID 000000 A M A Tires Redwood City CA 3590 00583152732518533 ?McC=5532				360.00
6/3	Check Crd Purchase 06/02 Ephesus Restaurant Mountain View CA 434256XXXXXX3392 283153800267477 ?McC=5812				55.08
6/3	POS Purchase - 06/02 Mach ID 000000 Ross Stores 18 Mountain Viewca 3392 00000000359215075 ?McC=5310				128.36
6/3	POS Purchase - 06/03 Mach ID 000000 Best Buy 1045 Mountain Viewca 3392 00000000430236941 ?McC=5732				70.65
6/3	POS Purchase - 06/03 Mach ID 000000 Safeway Store 1682 Palo Alto CA 3392 00383154832119368 ?McC=5411				135.07
6/4	Check Crd Purchase 06/03 Ymca Silicon Valley WWW.Ymcamidpe CA 434256XXXXXX3392 003154619587251 ?McC=8641				708.07
6/5	Online Transfer From Mulugeta B Complete Advantage(Rm) XXXXXX6145 Ref #lbemwrh7Qb On 06/05/13		500.00		
6/5	POS Purchase - 06/05 Mach ID 000000 Lowe S 1895 Fremont CA 3590 00303156825732186 ?McC=5200				26.14
6/5	Check	263			100.00
6/6	Online Transfer From Mulugeta B Complete Advantage(Rm) XXXXXX6145 Ref #lbeqst7Vmz On 06/06/13		1,000.00		1,081.93
6/6	Recur Debit Crd Pmt06/03 World Wildlife Fun 800-9600993 DC 434256XXXXXX3392 163155039664371 ?McC=8398				20.00
6/6	Check Crd Purchase 06/04 Palo Alto Ace Hard Palo Alto CA 434256XXXXXX3590 083155806629127 ?McC=5251				16.30



→ COMPLETE ADVANTAGE® CHECKING (CONTINUED)

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
6/6	Check Crd Purchase 06/05 Vonage *Price+Taxe 866-243-4357 NJ 434256XXXXXX3392 003156340141536 ?McC=4814			89.31	
6/6	Check Crd Purchase 06/05 1 800 Petmeds 800-7386337 FL 434256XXXXXX3392 083155551423995 ?McC=0742			69.95	
6/6	Check Crd Purchase 06/05 Li Bean Mailorder 800-3414341 ME 434256XXXXXX3392 583157078286085 ?McC=5965			69.98	
6/6	POS Purchase - 06/06 Mach ID 000000 Arco Paypoint Palo Alto CA 3392 00303157649387163 ?McC=5542			58.56	
6/6	ATM Withdrawal - 06/06 Mach ID 0277B 400 Hamilton Ave Palo Alto CA 3590 0002441			100.00	
6/6	POS Purchase - 06/06 Mach ID 000000 Ross Stores 18 Mountain Viewca 3392 00000000857643761 ?McC=5310			130.40	
6/6	POS Purchase - 06/06 Mach ID 000000 Safeway Store 2719 Menlo Park CA 3392 00383157743151060 ?McC=5411			51.95	1,475.48
6/7	Check Crd Purchase 06/05 IL Fornalo - San J San Jose CA 434256XXXXXX3590 003156724550953 ?McC=5812			38.67	
6/7	Check Crd Purchase 06/05 Bay Chiropractic 650-328-4411 CA 434256XXXXXX3392 003157036900400 ?McC=8041			160.00	
6/7	Check Crd Purchase 06/06 Pacer800-676-68561 800-676-6856 TX 434256XXXXXX3590 003157771961959 ?McC=9399			165.40	
6/7	Check Crd Purchase 06/06 Dis*Disneyshopping 800-328-0368 CA 434256XXXXXX3392 283156147379403 ?McC=5999			115.11	
6/7	Check Crd Purchase 06/06 Zeni Ethiopian Res San Jose CA 434256XXXXXX3590 083158065297664 ?McC=5812			128.61	
6/7	POS Purchase - 06/07 Mach ID 000000 Arco Paypoint Palo Alto CA 3392 00383158677379403 ?McC=5541		60.03		807.66
6/10	Online Transfer From Mulugeta B Complete Advantage(Rm) XXXXXX6145 Ref #Ibetpwlg6J On 06/10/13		1,500.00		
6/10	Online Transfer From Mulugeta P Custom Management(Rm) XXXXXX4934 Ref #Ibe5Fjw5Bv On 06/09/13		1,000.00		
6/10	Check Crd Purchase 06/05 LA Penca Azul Alameda CA 434256XXXXXX3590 003157114291968 ?McC=5812			31.84	
6/10	Recur Debit Crd Pmt06/07 Ibi*Justfab.Com 866-3370906 CA 434256XXXXXX3392 463158661290343 ?McC=5968			39.95	
6/10	Check Crd Purchase 06/07 Sephora.Com 877-Sephora CA 434256XXXXXX3392 003155848932334 ?McC=5977			82.65	
6/10	Check Crd Purchase 06/08 Ci Berkeley Online 510-981-7200 CA 434256XXXXXX3392 083159597679329 ?McC=9222			45.00	
6/10	Recur Debit Crd Pmt06/08 World Wildlife Fun 800-9600993 DC 434256XXXXXX3392 283159680074092 ?McC=8398			20.00	
6/10	Check Crd Purchase 06/09 Starbucks #00565 P Palo Alto CA 434256XXXXXX3392 283160636227747 ?McC=5814			7.20	
6/10	Check Crd Purchase 06/09 Fashion Bags & Gif San Francisco CA 434256XXXXXX3392 163160678365111 ?McC=5699			52.17	
6/10	Check Crd Purchase 06/09 Mei King CO San Francisco CA 434256XXXXXX3392 003160711110385 ?McC=5947			56.54	
6/10	POS Purchase - 06/09 Mach ID 000000 Parker Company San Franciscoca 3392 00583160721694121 ?McC=5999			81.54	
6/10	Check Crd Purchase 06/09 Macy*S.Com #0129 800-289-6229 OH 434256XXXXXX3392 083159748854651 ?McC=5311			176.28	
6/10	POS Purchase - 06/10 Mach ID 000000 The Home Depot 628 San Carlos CA 3590 00383161753791816 ?McC=5200			16.78	2,697.71
6/11	Deposit Made In A Branch/Store		500.00		
6/11	Online Transfer From Mulugeta B Complete Advantage(Rm) XXXXXX6145 Ref #Ibezrbxm4 On 06/11/13 400 Hamilton Ave Palo Alto CA KIOSK K08381		2,000.00		
6/11	Check Crd Purchase 06/09 Canton Bazaar San Francisco CA 434256XXXXXX3392 003160691121592 ?McC=5947			67.42	
6/11	Check Crd Purchase 06/09 Asian Trends San Francisco CA 434256XXXXXX3392 163160698007086 ?McC=5947			21.75	
6/11	Check Crd Purchase 06/09 Sutter Stockton GA San Francisco CA 434256XXXXXX3392 083160738654686 ?McC=7523			4.50	
6/11	Check Crd Purchase 06/10 Chadwicks.Com 800-525-6650 MA 434256XXXXXX3392 003159541308972 ?McC=5621			156.93	
6/11	Check Crd Purchase 06/10 Allstate *Paymn 800-255-7828 IL 434256XXXXXX3392 163161774534596 ?McC=6300			1,653.49	



→ COMPLETE ADVANTAGE® CHECKING (CONTINUED)

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
6/11	Check Crd Purchase 06/10 Allstate *Payme 800-255-7828 IL 434256XXXXXX3392 083161775571765 ?McC=6300				34.58
6/11	Check Crd Purchase 06/10 Allstate *Payme 800-255-7828 IL 434256XXXXXX3392 163161776282357 ?McC=6300				229.50
6/11	Check Crd Purchase 06/10 Allstate *Payme 800-255-7828 IL 434256XXXXXX3392 283161777011893 ?McC=6300				150.34
6/11	Check Crd Purchase 06/10 Allstate *Payme 800-255-7828 IL 434256XXXXXX3392 163161777444047 ?McC=6300				239.34
6/11	ATM Withdrawal - 06/11 Mach ID 0277B 400 Hamilton Ave Palo Alto CA 8300 0003109				40.00
6/11	POS Purchase - 06/11 Mach ID 000000 The Home Depot 6603 E Palo Alto CA 3590 00383162669779606 ?McC=5200				163.89
6/11	POS Purchase - 06/11 Mach ID 000000 The Home Depot 6603 E Palo Alto CA 3590 00463162715061278 ?McC=5200				61.93 2,374.04
6/12	Check Crd Purchase 06/10 Bjs Restaurants 48 Newark CA 434256XXXXXX3590 003161860096436 ?McC=5812				87.86
6/12	Check Crd Purchase 06/10 Berkeley Econo Gas Berkeley CA 434256XXXXXX3590 083162196216465 ?McC=5542				60.16
6/12	POS Purchase - 06/12 Mach ID 000000 Safeway Store 1682 Palo Alto CA 8300 00383163581059180 ?McC=5411				113.81
6/12	POS Purchase - 06/12 Mach ID 000000 The Home Depot 6603 E Palo Alto CA 3590 00463163637207853 ?McC=5200				179.25
6/12	ATM Withdrawal - 06/12 Mach ID 3759F West Berkeley Business Berkeley CA 3590 0001689				300.00
6/12	POS Purchase Return - 06/12 Mach ID 000000 The Home Depot 6603 E Palo Alto CA 3590 00303163627568586 ?McC=5200	17.99			1,650.95
6/13	Check Crd Purchase 06/12 Metrostyle.Com 800-288-4000 MA 434256XXXXXX3392 283161763683295 ?McC=5621				76.97
6/13	POS Purchase - 06/13 Mach ID 000000 The Home Depot 6603 E Palo Alto CA 3590 00383164567573522 ?McC=5200				41.21 1,532.77
6/14	Ymca of Scv Payrolldp 130614 040- Mulugeta, Paula R.		353.19		
6/14	Online Transfer From Mulugeta B Ref #Ibec7P8K7L Savings Kitchen Cabinets Alma		2,000.00		
6/14	Check Crd Purchase 06/12 South Bay Recyclin San Carlos CA 434256XXXXXX3590 163163756651043 ?McC=7399				68.00
6/14	Check Crd Purchase 06/13 Ibi*Justfab.Com 866-3370906 CA 434256XXXXXX8300 463164051279521 ?McC=5968				3.45
6/14	ATM Withdrawal - 06/14 Mach ID 0232C 735 Santa Cruz Ave Menlo Park CA 3590 0007345				200.00
6/14	POS Purchase - 06/14 Mach ID 000000 Arco Paypoint 07016 Palo Alto CA 8300 00583165728016617 ?McC=5542				74.11 3,540.40
6/17	Online Transfer From Mulugeta B Savings XXXXXX4106 Ref #Ibxlzzxww On 06/17/13 400 Hamilton Ave Palo Alto CA KIOSK K08381		11,000.00		
6/17	Online Transfer From Mulugeta B Complete Advantage(Rm) XXXXXX6152 Ref #Ibeg4Rgnl4 On 06/17/13 400 Hamilton Ave Palo Alto CA KIOSK K08381		500.00		
6/17	Check Crd Purchase 06/13 Granite Expo and C Oakland CA 434256XXXXXX3590 163164829735184 ?McC=1520				20.06
6/17	Check Crd Purchase 06/14 Ultimate 016725 800-932-2732 TX 434256XXXXXX8300 463165695003446 ?McC=3000				197.80
6/17	Check Crd Purchase 06/14 Ymca Silicon Vale Palo Alto CA 434256XXXXXX8300 163165776121614 ?McC=8641				100.00
6/17	Check Crd Purchase 06/14 Berkeley Econo Gas Berkeley CA 434256XXXXXX3590 003165811204669 ?McC=5542				70.66
6/17	Check Crd Purchase 06/14 Restore Oakland CA 434256XXXXXX3590 283166009197144 ?McC=8398				2,343.50
6/17	Check Crd Purchase 06/15 Restore Oakland CA 434256XXXXXX3590 003166853263894 ?McC=8398				354.25
6/17	ATM Withdrawal - 06/15 Mach ID 0096B Montclair Village Oakland CA 3590 0000768				100.00
6/17	Check Crd Purchase 06/15 76 Oakland CA 434256XXXXXX3590 283166858581357 ?McC=5542				20.05
6/17	POS Purchase - 06/16 Mach ID 000000 The Home Depot 6603 E Palo Alto CA 3590 00463168053563106 ?McC=5200				18.77
6/17	POS Purchase - 06/17 Mach ID 000000 Arco Paypoint Palo Alto CA 8300 00303168720011227 ?McC=5542				68.62



▶ COMPLETE ADVANTAGE® CHECKING (CONTINUED)

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
6/17	POS Purchase - 06/17 Mach ID 000000 Costco Whse 0143 Mountain Vie CA 8300 00463168743874564 ?McC=5300				341.23
6/17	POS Purchase - 06/17 Mach ID 000000 Kohl S 1388 350 Showe Mountain Viewca 8300 00383168768169457 ?McC=5311				63.67
6/17	POS Purchase - 06/17 Mach ID 000000 Safeway Store 2948 Mountain Viewca 8300 00583168791770282 ?McC=5411				130.37
6/17	ATM Withdrawal - 06/17 Mach ID 9980A 34988 Newark Blvd Newark CA 3590 0004408				300.00
6/17	Check	279		10,458.00	453.42
6/18	Online Transfer From Mulugeta B Complete Advantage(Rm) Xxxxxx6152 Ref #Ibeg4RN9Gd On 06/18/13		1,000.00		
6/18	Check Crd Purchase 06/15 Palo Alto Ace Hard Palo Alto CA 434256Xxxxxx3590 283166677772669 ?McC=5251			17.39	1,436.03
6/19	Credit to Backdate -06/17/13		26.55		
6/19	Check Crd Purchase 06/17 IL Fornaio - San J San Jose CA 434256Xxxxxx3590 003168739211592 ?McC=5812				42.24
6/19	POS Purchase - 06/18 Mach ID 000000 Lowe S 1132 Union City CA 3590 00583170113203919 ?McC=5200				48.94
6/19	ATM Withdrawal - 06/19 Mach ID 0277B 400 Hamilton Ave Palo Alto CA 3590 0004081			300.00	1,071.40
6/20	POS Purchase - 06/20 Mach ID 000000 Orchard Supply 690 Mountain Viewca 3590 00583171757103115 ?McC=5200				15.75
6/21	Check Crd Purchase 06/20 Kohlweiss Auto Par Redwood City CA 434256Xxxxxx3590 083172006255059 ?McC=5533				127.15
6/21	POS Purchase - 06/21 Mach ID 000000 Restore Oakland CA 3590 00000000740286310 ?McC=8398			66.00	862.50
6/24	Online Transfer From Mulugeta P Premier Checking Xxxxxx8858 Ref #Ibetpzyp6L On 06/24/13		1,500.00		
6/24	Online Transfer From Mulugeta B Complete Advantage(Rm) Xxxxxx6145 Ref #Ibeg4Ssqsy On 06/23/13		500.00		
6/24	Check Crd Purchase 06/21 Boston Proper 888-855-4986 FL 434256Xxxxxx8300 083171836168566 ?McC=5969				69.20
6/24	POS Purchase - 06/22 Mach ID 000000 The Home Depot 627 Emeryville CA 3590 00583173705904474 ?McC=5200				230.25
6/24	Check Crd Purchase 06/22 Emperor Supply Inc Oakland CA 434256Xxxxxx3590 283173723515675 ?McC=5251				262.55
6/24	POS Purchase - 06/22 Mach ID 000000 The Home Depot 628 San Carlos CA 8300 00303173728028728 ?McC=5200				54.44
6/24	Check Crd Purchase 06/22 South Bay Recyclin San Carlos CA 434256Xxxxxx8300 00317345836070 ?McC=7399				85.00
6/24	POS Purchase - 06/22 Mach ID 000000 The Home Depot San Carlos CA 8300 00000000956719112 ?McC=5200				9.75
6/24	POS Purchase - 06/22 Mach ID 000000 The Home Depot 6603 E Palo Alto CA 3590 00583174023733835 ?McC=5200				18.60
6/24	Check Crd Purchase 06/22 Shell Oil 57444214 Menlo Park CA 434256Xxxxxx8300 383173714926207 ?McC=5542				30.00
6/24	ATM Withdrawal - 06/23 Mach ID 0277D 400 Hamilton Ave Palo Alto CA 8300 0005751				200.00
6/24	ATM Withdrawal - 06/23 Mach ID 0108D 34988 Newark Blvd Newark CA 3590 0007110				100.00
6/24	POS Purchase - 06/23 Mach ID 000000 The Home Depot 6603 E Palo Alto CA 3590 00583175067568823 ?McC=5200				27.12
6/24	POS Purchase - 06/24 Mach ID 000000 Costco Whse 0143 Mountain Vie CA 8300 00303175706880564 ?McC=5300				218.19
6/24	POS Purchase - 06/24 Mach ID 000000 Costco Whse 0143 Mountain Vie CA 8300 00303175709987911 ?McC=5300				71.79
6/24	POS Purchase - 06/24 Mach ID 000000 Target T0322 Target T0 Mountain Viewca 8300 00463175725427720 ?McC=5310				46.73
6/24	POS Purchase - 06/24 Mach ID 000000 Safeway Store 2948 Mountain Viewca 8300 00383175746013962 ?McC=5411				131.62
6/24	Online Transfer to Mulugeta T Savings Xxxxxx8758 Ref #Ibetq22K9S On 06/24/13			100.00	
6/24	Transfer to Mulugeta 2 Tsegereda Ref #Ppeg4T2Lf9 Xxxxxx8614				200.00
6/24	POS Purchase Return - 06/22 Mach ID 000000 The Home Depot 628 San Carlos CA 8300 00303173759634028 ?McC=5200		27.22		
6/24	Check	280		70.00	964.48



► COMPLETE ADVANTAGE® CHECKING (CONTINUED)

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
6/25	Recur Debit Crd Pmt06/24 Aic*Motor Club 800-347-8880 IL 434256XXXXXX3590 083175411603072 ?McC=8675			16.50	
6/25	Check Crd Purchase 06/24 This and That San Pablo CA 434256XXXXXX3590 163175708483601 ?McC=5211			283.40	
6/25	POS Purchase - 06/24 Mach ID 000000 Arco Paypoint Oakland CA 3590 00463176069443565 ?McC=5542			87.61	
6/25	POS Purchase - 06/25 Mach ID 000000 Safeway Store 1682 Palo Alto CA 8300 00383176544343648 ?McC=5411			47.13	
6/25	POS Purchase - 06/25 Mach ID 000000 The Home Depot 6603 E Palo Alto CA 3590 00303176746451370 ?McC=5200			23.60	
6/25	POS Purchase - 06/25 Mach ID 000000 The Home Depot 6603 E Palo Alto CA 3590 00583176809909971 ?McC=5200			219.53	
6/25	ATM Withdrawal - 06/25 Mach ID 0277A 400 Hamilton Ave Palo Alto CA 3590 0008347			100.00	
6/25	Check	281		15.00	171.71
6/26	Overdraft Fee For Item \$15.00 06/25 Check # 00281			35.00	
6/26	Online Transfer From Mulugeta P Premier Checking XXXXXX8858 Ref #lbemwxfkq6 On 06/26/13		1,000.00		
6/26	Online Transfer From Mulugeta P Premier Checking XXXXXX8858 Ref #lbexm425Lz On 06/26/13		1,000.00		
6/26	POS Purchase - 06/26 Mach ID 000000 Chavez Supermarket ME Menlo Park CA 8300 00383177657679417 ?McC=5411			67.17	
6/26	POS Purchase - 06/26 Mach ID 000000 Orchard Supply 470 Berkeley CA 3590 00383177805132167 ?McC=5200			25.06	
6/26	ATM Withdrawal - 06/26 Mach ID 0103J Oakland Main Oakland CA 3590 0007143			300.00	
6/26	Recur Debit Crd Pmt06/26 Comcast California 800-Comcast CA 434256XXXXXX8300 16317251945167 ?McC=4899			189.80	1,554.68
6/27	Check Crd Purchase 06/25 Aarti Petroleum Redwood City CA 434256XXXXXX3590 083176674040369 ?McC=5542			69.90	
6/27	Check Crd Purchase 06/26 The Nature Conserv 703-8417187 VA 434256XXXXXX8300 08317774079917 ?McC=8398			15.00	
6/27	Check Crd Purchase 06/26 This and That San Pablo CA 434256XXXXXX3590 003177827962757 ?McC=5211			654.00	
6/27	POS Purchase - 06/27 Mach ID 000000 The Home Depot 6603 E Palo Alto CA 3590 00583178613093761 ?McC=5200			162.57	
6/27	POS Purchase - 06/27 Mach ID 000000 Palo Alto Ace Hardware Palo Alto CA 3590 00303178677392029 ?McC=5251			20.64	
6/27	POS Purchase - 06/27 Mach ID 000000 Bedbath Beyond Bedbat Mountain Viewca 8300 00303178712620475 ?McC=5719			117.34	
6/27	POS Purchase - 06/27 Mach ID 000000 Ikea East Palo Alto East Palo Altca 8300 00383178806064173 ?McC=5712			105.52	
6/27	POS Purchase - 06/27 Mach ID 000000 The Home Depot 6603 E Palo Alto CA 8300 00303178815259506 ?McC=5200			30.46	
6/27	POS Purchase - 06/27 Mach ID 000000 Safeway Store 2719 Menlo Park CA 8300 00583178850073693 ?McC=5411			138.91	240.34
6/28	Ymca of Scv Payrolldp 130628 040- Mulugeta, Paula R.		344.16		
6/28	Deposit Made In A Branch/Store		300.00		
6/28	Online Transfer From Mulugeta P Premier Checking XXXXXX8858 Ref #lbeg4V3Yz On 06/28/13		1,000.00		
6/28	Check Crd Purchase 06/27 Mid-Peninsula Anml Menlo Park CA 434256XXXXXX8300 003178826832438 ?McC=0742			45.50	
6/28	ATM Withdrawal - 06/28 Mach ID 2666H 721 Colorado Ave Palo Alto CA 8300 0005488			200.00	
6/28	POS Purchase - 06/28 Mach ID 000000 Safeway Store 1682 Palo Alto CA 3590 00383179782105579 ?McC=5411			49.86	
6/28	POS Purchase - 06/28 Mach ID 000000 The Home Depot 6603 E Palo Alto CA 3590 00463179796251715 ?McC=5200			72.13	
6/28	Interest Payment		0.01		1,517.02
Ending balance on 6/30					1,517.02
Totals			\$28,112.70	\$27,344.14	

Wells Fargo® Preferred Checking

Account number: 3421404660 ■ June 1, 2013 - June 30, 2013 ■ Page 1 of 3



BENYAM MULUGETA
PAULA MULUGETA
1025 HARKER AVE
PALO ALTO CA 94301-3419

You and Wells Fargo

Thank you for being a Wells Fargo customer. We appreciate your business and understand that you are entrusting us with your banking needs. Let us assist you in finding the right accounts and services to help you reach your financial goals. Please visit us online at [wellsfargo.com](#), call us at the number at the top of your statement, or visit any Wells Fargo store - we'd love to hear from you!

Activity summary

Beginning balance on 6/1	\$321.31
Deposits/Additions	15,300.04
Withdrawals/Subtractions	- 15,250.87
Ending balance on 6/30	\$370.48

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Questions?

Available by phone 24 hours a day, 7 days a week:

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](#)

Write: Wells Fargo Bank, N.A. (114)

P.O. Box 6995
Portland, OR 97228-6995

Account options

A check mark in the box indicates you have these convenient services with your account. Go to [wellsfargo.com](#) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Account number: 3421404660

BENYAM MULUGETA
PAULA MULUGETA

California account terms and conditions apply

For Direct Deposit and Automatic Payments use
Routing Number (RTN): 121042882

**Interest summary**

Interest paid this statement	\$0.04
Average collected balance	\$5,193.95
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.04
Interest paid this year	\$0.30

Interest withheld

Interest withheld this period	\$0.01
Interest withheld this year	\$0.05

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/3		WT Fed#04429 Meital Ginzburg Ol /Org=Amit Ginzburg Srf# xxxx0372 Trn#130603133522 Rfb# TT81927715400003	6,800.00		
6/3		Wire Trans Svc Charge - Sequence: 130603133522 Srf# xxxx0372 Trn#130603133522 Rfb# TT81927715400003		15.00	7,106.31
6/5	126	Check		1,600.00	5,506.31
6/10	127	Check		600.00	4,906.31
6/17		Withdrawal Made In A Branch/Store		700.00	
6/17	128	Check		260.00	3,946.31
6/18		Online Transfer to Mulugeta T Savings xxxxxxxx8758 Ref #lbe8Bnkwtz on 06/17/13		200.00	3,746.31
6/19		City of Palo Alt Util Paymt 000030021620 Benyam Mulugeta		735.86	3,010.45
6/21		Online Transfer From Mulugeta P Savings xxxxxxxx1195 Ref #lbpzgvhb on 06/21/13	8,000.00		11,010.45
6/24		Withdrawal Made In A Branch/Store		600.00	10,410.45
6/27	201	Check		9,713.00	
6/27	202	Check		792.00	-94.55
6/28		Overdraft Fee for Item \$792.00 06/27 Check # 00202		35.00	
6/28		Online Transfer From Mulugeta P Premier Checking xxxxxxxx8858 Ref #lbg4TX769 on 06/28/13	500.00		
6/28		Interest Payment		0.04	
6/28		Federal Tax Withheld		0.01	370.48
Ending balance on 6/30					370.48
Totals			\$15,300.04		\$15,250.87

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
126	6/5	1,600.00	128	6/17	260.00	202	6/27	792.00
127	6/10	600.00	201 *	6/27	9,713.00			

* Gap in check sequence.

Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$35.00	\$85.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.